

United States Senate
WASHINGTON, DC 20510

March 20, 2020

The Honorable Mitch McConnell
Senate Majority Leader
317 Russell Senate Office Building
Washington, DC 20510

The Honorable Charles Schumer
Senate Democratic Leader
322 Hart Senate Office Building
Washington, DC 20510

Dear Leader McConnell and Leader Schumer,

As health care providers work around the clock to ensure that patients across the country have access to the highest quality care despite the obstacles, we write to request that Congress do its part to bolster the nation's response to the novel coronavirus, or COVID-19. Specifically, we request that congressional leadership ensure that Americans have access to comprehensive health care coverage they can count on. No patient should go without needed treatment for COVID-19 because of cost concerns. Consequently, we request that you include the No Junk Plans Act (S.1556) in the "phase three" COVID-19 legislation before the Senate.

During an outbreak, it is critical that all Americans have access to the health care services they need. Unfortunately, when an individual's source of health coverage is a junk plan, out-of-pocket costs are often a serious concern. These plans, which have been actively promoted by the current Administration, are not required to comply with consumer protections that limit out-of-pocket costs or coverage of essential health benefits, including those that are needed to pay for the treatment and prevention of COVID-19 such as hospital care, emergency care, laboratory services, or preventive services. Their expansion leaves our public health system vulnerable. Furthermore, these plans expose American families, already struggling to make ends meet in light of the global economic downturn, to potential financial ruin.

The No Junk Plans Act (S.1556) is commonsense legislation that would overturn the administration's expansion of junk health insurance plans that don't have to provide comprehensive health care coverage. S.1556 is supported by the entire Democratic caucus, and the aim of the legislation has a record of bipartisan support. In addition, we must ensure that those currently enrolled in a junk plan and those that are uninsured can obtain qualified health plan

coverage during the COVID-19 crisis. In conjunction with the No Junk Plans Act, we urge you to include requirements for the federal Health Insurance Marketplaces to immediately establish a Special Enrollment Period (SEP) that will continue for at least 60 days, and provide additional funding for outreach and enrollment assistance, including the navigator program administered by the Centers for Medicare and Medicaid Services (CMS).

Including this crucial legislation and establishing a SEP in a future legislative proposal to address the outbreak of COVID-19 would promote access to quality, affordable health care coverage when Americans and our larger public health system need it most. We request that you strongly consider this critical solution as you work together to develop a response to the COVID-19 pandemic.

Sincerely,



Tammy Baldwin
United States Senator



Jeanne Shaheen
United States Senator

Christopher Murphy
United States Senator

Tina Smith
United States Senator

Margaret Wood Hassan
United States Senator

Chris Van Hollen
United States Senator

Edward J. Markey
United States Senator

Elizabeth Warren
United States Senator

Richard Blumenthal
United States Senator